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Answer given by Ms Albuquerque
on behalf of the European Commission
(19.6.2025)

The Non-Performing Loans (NPL) Directive¹ applies as of 30 December 2023. According to Article 2 of the Directive, its scope is limited to creditor's rights under a non-performing credit agreement, or of the non-performing credit agreement itself, issued by a credit institution established in the EU.

From this perspective, the transfer of social insurance debt or due contributions are not in scope of this Directive. This domain is therefore competence of national law, without prejudice to the application of Regulation (EU) 2016/679 (GDPR)².

The supervision and enforcement of the GDPR falls within the competence of the national supervisory authorities and courts, without prejudice to the competences of the Commission as guardian of the Treaties.

¹ Directive (EU) 2021/2167 of the European Parliament and of the Council of 24 November 2021 on credit servicers and credit purchasers and amending Directives 2008/48/EC and 2014/17/EU, OJ L 438, 8.12.2021, p.1.

² Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (GDPR), OJ L 119, 4.5.2016, p. 1–88.
and (EU) 2018/1725.